

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

ALLOWANCE AND NET LOAN AND LEASE LOSSES

PAGE 12

CHANGE: ALLOWANCE FOR LOAN AND LEASE
 LOSSES EXCLUDING ATTR (\$000)

	mmmm	YYYY	mmmm	YYYY	YYYY	YYYY	YYYY
	-----	-----	-----	-----	-----	-----	-----
Beginning Balance	246,247		194,205		194,205	211,276	174,362
Gross Credit Losses	105,426		16,079		110,781	103,267	82,005
Recoveries	7,716		4,780		21,405	29,440	16,336
Net Credit Losses	97,710		11,299		89,376	73,827	65,669
Provision for Loan and Lease Losses	52,466		13,522		142,853	60,915	84,014
Adjustments	-1,203		-1,019		-1,435	-4,159	18,569
Ending Balance	199,800		195,409		246,247	194,205	211,276

Memo: Alloc Transfer Risk Reserve (ATTR) 0 0 0 0 0

ANALYSIS RATIOS

	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Provision for Ln&Ls Losses/Avg Assets	1.52	0.36	98		0.38	0.26	77		1.02	0.32	93		0.42	0.27	0.56	0.27
Provision for Ln&Ls Losses/Avg Ln&Ls	2.26	0.58	96		0.57	0.40	74		1.50	0.51	92		0.64	0.42	0.88	0.43
Provision for Ln&Ls Losses/Net Losses	53.70	123.96	6		119.67	116.12	57		159.83	120.69	82		82.51	110.13	127.94	107.15
Ln&Ls Allowance/Total Loans & Leases	2.29	1.45	95		2.04	1.42	91		2.61	1.44	98		2.04	1.44	2.19	1.53
Ln&Ls Allowance/Net Ln&Ls Losses (X)	0.51	3.85	1		4.32	5.00	51		2.76	4.57	27		2.63	4.57	3.22	5.45
ALLL/Nonaccrual Assets	184.58	236.93	45		148.24	279.85	8		137.99	253.23	12		133.69	298.84	160.20	329.11
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	167.43	167.94	62		126.15	199.67	11		124.84	174.77	20		118.60	210.08	138.38	217.25
Gross Ln&Ls Losses/Avg Loans & Leases	4.55	0.59	98		0.68	0.48	77		1.16	0.54	87		1.09	0.53	0.86	0.56
Recoveries/Avg Loans and Leases	0.33	0.11	98		0.20	0.12	83		0.22	0.11	90		0.31	0.13	0.17	0.15
Net Losses/Avg Loans and Leases	4.22	0.47	98		0.48	0.36	74		0.94	0.43	87		0.78	0.40	0.69	0.41
Recoveries/Prior Year-End Losses	6.97	5.85	67		4.63	6.11	37		20.73	26.20	38		35.90	29.44	29.63	31.85
Earnings Coverage of Net Losses (X)	1.16	9.78	4		6.85	10.94	29		3.62	10.83	12		3.89	11.74	3.78	10.79

NET LOAN AND LEASE LOSSES BY TYPE

	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Real Estate Loans	1.31	0.09	98		0.51	0.06	98		0.46	0.08	95		0.27	0.06	0.09	0.05
RE Loans Secured By 1-4 Family	0.23	0.09	88		0.29	0.08	91		0.18	0.09	83		0.28	0.08	0.10	0.07
Revolving	0.00	0.12	19		0.00	0.10	21		0.00	0.11	12		0.00	0.10	0.00	0.10
Closed-End	0.25	0.07	91		0.32	0.08	91		0.20	0.09	85		0.31	0.08	0.11	0.06
Commercial Real Estate Loans	3.57	0.06	98		1.08	0.02	98		1.19	0.02	98		0.31	0.01	0.10	-0.01
Construction and Land Dev	0.00	0.03	33		0.00	0.01	52		0.19	0.02	96		0.40	0.01	-0.03	-0.02
Multifamily	0.00	0.02	39		0.00	0.00	57		0.00	0.01	46		0.00	0.00	0.00	0.01
Nonfarm Nonresidential	5.09	0.05	98		1.48	0.02	98		1.59	0.02	98		0.29	0.02	0.14	-0.02
RE Loans Secured by Farmland	0.00	0.07	43		0.00	-0.06	62		0.00	0.03	50		0.00	0.03	0.00	0.03
Commercial and Industrial Loans	6.43	0.67	96		0.42	0.36	59		1.33	0.56	88		1.11	0.41	1.05	0.31
Loans to Depository Institutions	0.08	-0.01	98		-1.12	-0.01	3		6.01	0.16	95		0.24	0.03	8.25	0.20
Loans to Individuals	2.81	1.41	91		1.55	1.40	65		2.02	1.32	78		2.15	1.42	2.34	1.71
Credit Card Loans	92.26	3.84	95		1.65	3.31	27		1.61	3.84	18		3.02	5.25	3.57	4.99
Agricultural Loans	0.41	0.25	80		-2.95	-0.02	1		-0.68	0.18	1		-1.60	0.20	-0.27	0.18
Loans to Foreign Governments & Inst	0.00	0.00	50		0.00	-0.08	50		0.00	-0.08	53		0.00	0.02	0.00	0.17
Other Loans and Leases	20.89	0.45	98		0.00	0.21	22		0.16	0.26	46		1.15	0.32	0.08	0.28

Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and the allowance for loan and lease losses. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C.

The first section itemizes the dollar amounts of each source of change in the valuation reserve. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

Change: Allowance for Loan and Lease Losses, Excluding Allocated Transfer Risk Reserve (\$000)

Beginning Balance

The balance of the allowance for loan and lease losses at the end of the previous calendar year after the effect of all corrections and adjustments that were made in amended reports.

Gross Loan and Lease Losses

Loan and lease losses charged against the allowance for loan and lease losses.

Recoveries

Recoveries credited to the allowance for loan and lease losses.

Net Loan and Lease Losses

Gross loan and lease losses minus recoveries.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

The sum of the beginning allowance for loan and lease losses, the provision for loan and lease losses, and adjustments minus net loan and lease losses.

Memo: Allocated Transfer Risk Reserve (ATRR)

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Analysis Ratios

Provision for Loan and Lease Losses/Average Assets

Provision for loan and lease losses divided by (four-point) average assets. (See the definition of average assets on page 3-13.)

Provision for Loan and Lease Losses/Average Loans and Leases

Provision for loan and lease losses divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Provision for Loan and Lease Losses/Net Losses

Provision for loan and lease losses divided by net loan and lease losses.

Loan and Lease Allowance/Total Loans and Leases

The allowance for loan and lease losses divided by loans and leases net of unearned income.

Loan and Lease Allowance/Net Loan and Lease Losses (X)

The allowance for loan and lease losses divided by net loan and lease losses (annualized). If recoveries exceed gross loan and lease losses, the BHCPR displays an "NA" in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Loan and Lease Losses/Nonaccrual Assets

The allowance for loan and lease losses divided by the aggregate amount of nonaccrual assets.

Loan and Lease Allowance/90 Days and over Past Due and Nonaccrual Loans and Leases

The allowance for loan and lease losses divided by the loans and leases on which payment is due and unpaid for 90 days or more or that are placed in nonaccrual status.

Gross Loan and Lease Losses/Average Loans and Leases

Loans and lease losses charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Average Loans and Leases

Loan recoveries in the current year (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Net Losses/Average Loans and Leases

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Prior Year-End Losses

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

Earnings Coverage of Net Losses (X)

The sum of income before taxes, minority interest, and extraordinary items and the provision for possible loan and lease losses divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Net Loan and Lease Losses by Type

(Net Losses, Percent of) Real Estate Loans

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by 1-4 Family

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Revolving

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Closed-End

Net losses on other real estate loans secured by first and junior liens on

one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Commercial Real Estate Loans

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

(Net Losses, Percent of) Construction and Land Development

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) Multifamily

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

(Net Losses, Percent of) Nonfarm Nonresidential

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by Farmland

Net losses on real estate loans secured by farmland divided by the outstanding balance of real estate loans

secured by farmland, gross of unearned income.

(Net Losses, Percent of) Commercial and Industrial Loans

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

(Net Losses, Percent of) Loans to Depository Institutions

Net losses on loans to depository institutions divided by loans to depository institutions, gross of unearned income.

(Net Losses, Percent of) Loans to Individuals

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

(Net Losses, Percent of) Credit Card Loans

Net losses on credit cards divided by the outstanding balance of credit card loans, gross of unearned income.

(Net Losses, Percent of) Agricultural Loans

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

(Net Losses, Percent of) Loans to Foreign Governments and Institutions

Net losses on loans to foreign governments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

(Net Losses, Percent of) Other Loans and Leases

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.

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PAST DUE AND NONACCRUAL ASSETS

PAGE 13

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
30-89 Days Past Due Loans & Leases	82,168	###,###,###	###,###,###	###,###,###	###,###,###
90 Days and Over Past Due Loans and Leases	11,086	23,077	18,793	18,493	20,798
Nonaccrual Loans and Leases	108,246	131,822	178,458	145,260	131,885
Total PD & Nonaccrual Loans & Leases	201,500	###,###,###	###,###,###	###,###,###	###,###,###
Restructured 30-89 Days Past Due	0	###,###,###	###,###,###	###,###,###	###,###,###
Restructured 90+ Days Past Due	123	###,###,###	###,###,###	###,###,###	###,###,###
Restructured Nonaccrual	9,870	###,###,###	###,###,###	###,###,###	###,###,###
Total Restr Loans & Leases, Incl Above	9,993	###,###,###	###,###,###	###,###,###	###,###,###
Restr Loans and Leases in Compliance	2,591	9,787	7,794	4,241	45,463
Real Estate Acquired (Reacquired)	11,336	4,633	4,526	4,576	5,648
OTHER ASSETS:					
30-89 Days Past Due	0	###,###,###	###,###,###	###,###,###	###,###,###
90+ Days Past Due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total Other Assets PD & Nonaccrual	0	###,###,###	###,###,###	###,###,###	###,###,###

PERCENT OF LOANS AND LEASES	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
30-89 Days PD Loans & Leases	0.94	1.04	48	###.##	0.94	##	###.##	1.10	##	###.##	0.95	###.##	1.15		
90+ Days PD Loans and Leases	0.13	0.19	38	0.24	0.19	64	0.20	0.20	53	0.19	0.18	0.22	0.21		
Nonaccrual Loans and Leases	1.24	0.75	85	1.38	0.57	93	1.89	0.70	95	1.53	0.55	1.37	0.53		
90+ Days PD and Nonaccrual Lns&Ls	1.37	0.97	80	1.62	0.79	91	2.09	0.92	95	1.72	0.75	1.58	0.77		
30-89 Days PD Restructured	0.00	0.00	44	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		
90+ Days PD Restructured	0.00	0.00	96	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		
Nonaccrual Restructured	0.11	0.00	98	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
30-89 Days Past Due Assets	0.94	1.05	48	###.##	0.94	##	###.##	1.11	##	###.##	0.95	###.##	1.16		
90+ Days Past Due Assets	0.13	0.20	37	0.24	0.19	64	0.20	0.20	52	0.19	0.18	0.22	0.21		
Nonaccrual Assets	1.24	0.75	85	1.38	0.58	93	1.89	0.70	95	1.53	0.55	1.37	0.56		
30+ Days PD & Nonaccrual Assets	2.31	2.06	66	###.##	1.75	##	###.##	2.07	##	###.##	1.74	###.##	2.01		

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
90+ Days PD and Nonaccrual Assets	0.87	0.61	80	1.09	0.49	95	1.41	0.59	98	1.13	0.46	1.02	0.49		
90+ PD & Nonaccrual Assets + OREO	0.95	0.66	80	1.12	0.54	95	1.44	0.64	98	1.17	0.51	1.05	0.54		

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
Total Assets	0.89	0.51	87	###.##	0.40	##	###.##	0.49	##	###.##	0.38	###.##	0.38		
Allowance for Loan & Lease Losses	61.21	55.32	59	###.##	45.38	##	###.##	52.63	##	###.##	42.65	###.##	40.27		
Equity Cap + ALLL	7.78	5.76	74	###.##	4.71	##	###.##	5.57	##	###.##	4.49	###.##	4.34		
Tier 1 Cap + ALLL	8.18	6.51	72	###.##	5.20	##	###.##	6.16	##	###.##	4.95	###.##	4.88		
Loans & Leases + RE Acquired	1.40	0.82	85	###.##	0.65	##	###.##	0.78	##	###.##	0.62	###.##	0.63		

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Assets

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus the allowance for loan and lease losses, Tier 1 capital plus the allowance for loan and lease losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-N of the FR Y-9C.

Information on loans and leases 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and over Past Due and Nonaccrual Assets (\$000)

30 to 89 Days Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position

of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, 90 Days and over Past Due

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Total Restructured Loans and Leases, Included Above

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual sta-

tus. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (REACQ)

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans, sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets

30 to 89 Days Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases,

real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and over Past Due and Nonaccrual

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases

30 to 89 Days Past Due

Loans and Leases

(Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

90 Days and over Past Due

Loans and Leases

(Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans and Leases

(Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

90 Days and over Past Due and

Nonaccrual Loans and Leases

(Percent of Loans and Leases)

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Restructured

Loans and Leases

(Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 30 to 89 days past

due divided by loans and leases, net of unearned income.

90 Days and over Past Due

Restructured Loans and Leases

(Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

Nonaccrual Restructured Loans and

Leases

(Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases

Plus Other Assets 30 Days and

over Past Due and Nonaccrual

30 to 89 Days Past Due Assets

(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due

or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

90 Days and over Past Due Assets

(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due

or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Nonaccrual Assets

(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due

or in Nonaccrual Status)

Loans and leases and other assets

that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

30 Days and over Past Due and

Nonaccrual Assets

(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

90 Days and over Past Due and

Nonaccrual Assets

(Percent of Total Assets)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

90 Days and over Past Due and

Nonaccrual Assets Plus Other

Real Estate Owned

(Percent of Total Assets)

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual

Loans and Leases Plus Real

Estate Acquired as a Percent of

(Restructured and Nonaccrual Loans

and Leases Plus Real Estate Acquired as a Percent of)

Total Assets

The sum of restructured loans and

leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Equity Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified

terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Tier 1 Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Loans and Leases Plus Real Estate Acquired*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 13A

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		num YYYY			num YYYY			YYYY			YYYY			YYYY		
		BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
Real Estate	- 30-89 Days PD	1.19	0.99	70	###.##	0.87	##	###.##	1.05	##	###.##	0.90	###.##	1.13		
	- 90+ Days Past Due	0.09	0.15	40	0.16	0.15	58	0.11	0.17	41	0.13	0.14	0.11	0.18		
	- Nonaccrual	1.48	0.53	91	0.93	0.49	88	2.01	0.51	95	1.10	0.50	1.06	0.63		
Coml & Indl	- 30-89 Days PD	0.39	0.99	14	###.##	0.82	##	###.##	0.85	##	###.##	0.73	###.##	0.87		
	- 90+ Days Past Due	0.11	0.11	52	0.19	0.10	85	0.20	0.13	72	0.16	0.08	0.24	0.10		
	- Nonaccrual	1.25	1.35	47	2.68	0.95	95	2.85	1.29	96	2.91	0.89	1.96	0.72		
Individuals	- 30-89 Days PD	2.18	1.71	70	###.##	1.67	##	###.##	2.10	##	###.##	1.87	###.##	2.16		
	- 90+ Days Past Due	0.44	0.43	59	0.81	0.47	79	0.64	0.47	76	0.56	0.53	0.85	0.57		
	- Nonaccrual	0.25	0.19	74	0.10	0.23	48	0.27	0.19	77	0.08	0.20	0.76	0.23		
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	42	###.##	0.06	##	###.##	0.08	##	###.##	0.05	###.##	0.10		
	- 90+ Days Past Due	0.00	0.00	48	0.00	0.01	44	0.00	0.00	46	0.00	0.01	0.00	0.00		
	- Nonaccrual	1.79	0.18	90	0.00	0.13	39	0.00	0.17	39	0.00	0.05	0.00	0.06		
Agricultural	- 30-89 Days PD	2.10	1.11	78	###.##	1.29	##	###.##	0.85	##	###.##	0.52	###.##	0.65		
	- 90+ Days Past Due	0.10	0.05	69	0.00	0.14	29	0.06	0.12	63	0.00	0.07	0.00	0.08		
	- Nonaccrual	0.08	1.31	29	0.16	1.12	32	0.30	1.25	30	0.15	1.12	0.42	0.92		
Foreign Govts	- 30-89 Days PD	0.00	0.02	41	###.##	0.05	##	###.##	0.35	##	###.##	0.39	###.##	0.39		
	- 90+ Days Past Due	0.00	0.02	43	0.00	0.41	41	0.00	0.00	48	0.00	0.00	0.00	0.00		
	- Nonaccrual	0.00	0.10	39	0.00	0.21	38	0.00	0.10	40	0.00	0.18	0.00	0.78		
Other Lns&LS	- 30-89 Days PD	0.27	0.92	29	###.##	0.68	##	###.##	0.84	##	###.##	0.61	###.##	0.76		
	- 90+ Days Past Due	0.19	0.11	72	0.39	0.09	91	0.33	0.08	88	0.35	0.07	0.05	0.08		
	- Nonaccrual	0.30	0.39	50	0.63	0.24	88	0.26	0.33	55	0.67	0.21	1.27	0.21		
MEMORANDA:																
1-4 Family	- 30-89 Days PD	0.63	1.08	31	###.##	0.94	##	###.##	1.29	##	###.##	1.12	###.##	1.27		
	- 90+ Days Past Due	0.11	0.22	40	0.17	0.21	54	0.10	0.22	40	0.16	0.22	0.18	0.23		
	- Nonaccrual	0.53	0.46	65	0.82	0.47	85	0.61	0.45	72	1.15	0.50	1.47	0.52		
Revolving	- 30-89 Days PD	0.52	0.70	41	###.##	0.59	##	###.##	0.79	##	###.##	0.63	###.##	1.05		
	- 90+ Days Past Due	0.11	0.12	55	0.01	0.12	22	0.13	0.11	63	0.00	0.10	0.05	0.16		
	- Nonaccrual	0.16	0.20	53	0.08	0.15	45	0.24	0.17	67	0.10	0.15	0.55	0.19		
Closed-End	- 30-89 Days PD	0.64	1.16	27	###.##	1.01	##	###.##	1.40	##	###.##	1.22	###.##	1.34		
	- 90+ Days Past Due	0.11	0.24	42	0.19	0.24	56	0.09	0.25	41	0.18	0.25	0.20	0.25		
	- Nonaccrual	0.57	0.50	65	0.91	0.52	83	0.65	0.50	74	1.29	0.55	1.58	0.57		
Commercial RE	- 30-89 Days PD	0.45	0.79	27	###.##	0.79	##	###.##	0.75	##	###.##	0.69	###.##	0.95		
	- 90+ Days Past Due	0.00	0.07	11	0.16	0.07	80	0.00	0.07	22	0.14	0.06	0.04	0.09		
	- Nonaccrual	3.75	0.62	98	1.35	0.57	88	5.16	0.53	98	1.41	0.57	0.68	0.75		
Const & Dev	- 30-89 Days PD	0.49	1.07	33	###.##	1.18	##	###.##	1.01	##	###.##	0.84	###.##	1.32		
	- 90+ Days Past Due	0.00	0.10	20	0.00	0.10	19	0.00	0.08	20	0.00	0.06	0.15	0.10		
	- Nonaccrual	2.03	0.56	90	0.26	0.55	47	2.08	0.48	91	0.32	0.46	1.01	0.62		
Multifamily	- 30-89 Days PD	0.00	0.61	9	###.##	0.54	##	###.##	0.49	##	###.##	0.57	###.##	0.81		
	- 90+ Days Past Due	0.00	0.04	32	0.00	0.04	31	0.00	0.07	29	0.00	0.04	0.00	0.07		
	- Nonaccrual	0.00	0.26	16	0.19	0.28	49	0.00	0.23	14	0.21	0.32	0.00	0.57		
Nonfarm Nres	- 30-89 Days PD	0.46	0.73	29	###.##	0.71	##	###.##	0.66	##	###.##	0.66	###.##	0.88		
	- 90+ Days Past Due	0.00	0.06	14	0.21	0.07	86	0.00	0.05	32	0.19	0.06	0.00	0.09		
	- Nonaccrual	4.60	0.65	98	1.76	0.62	93	6.46	0.55	98	1.83	0.71	0.60	0.84		
Farmland	- 30-89 Days PD	0.00	1.96	10	###.##	1.21	##	###.##	0.69	##	###.##	0.66	###.##	1.19		
	- 90+ Days Past Due	0.00	0.14	29	0.00	0.16	26	0.00	0.09	30	0.00	0.14	0.00	0.17		
	- Nonaccrual	5.49	1.57	89	4.10	1.10	88	6.71	1.26	96	4.07	1.18	0.00	1.08		
Credit Card	- 30-89 Days PD	29.14	2.33	97	###.##	1.69	##	###.##	1.70	##	###.##	1.73	###.##	2.29		
	- 90+ Days Past Due	6.98	1.14	93	0.99	0.75	62	0.82	0.71	56	0.92	0.77	0.95	1.15		
	- Nonaccrual	0.00	0.13	34	0.22	0.21	74	0.00	0.08	27	0.17	0.23	0.05	0.28		

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases, by Loan Type

BHCPR page 13A presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are derived from Schedule HC-N of the FR Y-9C.

Information on loans 30–89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

Real Estate Loans—30 to 89 Days Past Due (Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

Real Estate Loans—90 Days and over Past Due (Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

Real Estate Loans—Nonaccrual (Percent of Real Estate Loans)

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

Commercial and Industrial Loans—30 to 89 Days Past Due (Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—90 Days and over Past Due (Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—Nonaccrual (Percent of Commercial and Industrial Loans)

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

Loans to Individuals—30 to 89 Days Past Due (Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

Loans to Individuals—90 Days and over Past Due (Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

Loans to Individuals—Nonaccrual (Percent of Loans to Individuals)

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

Loans to Depository Institutions—30 to 89 Days Past Due (Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—90 Days and over Past Due (Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—Nonaccrual (Percent of Loans to Depository Institutions)

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

Agricultural Loans—30 to 89 Days Past Due (Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

Agricultural Loans—90 Days and over Past Due (Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

Agricultural Loans—Nonaccrual (Percent of Agricultural Loans)

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

Loans to Foreign Governments and Institutions—30 to 89 Days Past Due (Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which inter-

est or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and over Past Due
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

Other Loans and Leases—30 to 89 Days Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

Other Loans and Leases—90 Days and over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

Memoranda

Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—90 Days and over Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—Nonaccrual
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and over Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended

under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and over Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Commercial Real Estate Loans—
30 to 89 Days Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
90 Days and over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—
30 to 89 Days Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
90 Days and over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual
(Percent of Construction and Land
Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days
Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and over
Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to
89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and
over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—90 Days and over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days
Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest

or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days
and over Past Due
(Percent of Credit Card
Loans)*

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR Dist: 5
 Assets: 13,711,410 Peer: 1

RISK-BASED CAPITAL

PAGE 14

RISK-BASED CAPITAL (\$000)	mmmm	YYYY	mmmm	YYYY	YYYY	YYYY	YYYY						
-----	-----	-----	-----	-----	-----	-----	-----						
TIER 1 CAPITAL:													
Total Equity Capital	1,371,942		1,225,907		1,301,356	1,212,330	1,185,594						
Net Unrealized Gains(Losses) on AFS Secs	21,745		-50,695		2,235	-43,065	1,738						
Less: Net Unrealized Loss on AFS Eq Secs	1,262		2,319		238	2,905	125						
Accum Net Gains(Losses) on Cash Flow Hedg	0		0		0	0	NA						
Less: Nonqualifying Perpetual Pref Stock	0		0		0	0	0						
Qualifying Minority Interest	4,295		104,269		104,536	104,435	107,394						
Less: Disallowed Goodwill and Oth Intang	158,120		173,305		163,867	175,828	186,154						
Less: Disallowed Servicing Assts and PCCR	0		0		0	0	726						
Less: Disallowed Deferred Tax Assets	0		0		0	0	0						
Other Additns To (Deduct From) Tier 1 Cap	100,000		NA		NA	NA	NA						
Tier 1 Capital	1,295,110		1,205,247		1,239,552	1,181,097	1,104,245						
TIER 2 CAPITAL:													
Qualifying Sub Debt & Redeemable Pref Stk	172,159		195,862		172,142	195,842	95,041						
Cumulative PPS Includible in Tier 2	0		0		0	0	0						
ALLL Includible in Tier 2	127,003		141,749		132,977	143,920	147,149						
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	0		0		0	0	0						
Other Tier 2 Capital Components	0		0		0	0	0						
Allowable Tier 2 Capital													
(Limited to Amount of Tier 1 Capital)	299,162		337,611		305,119	339,762	242,190						
TIER 3 CAPITAL:													
Total RB Capital Before Deductions	1,594,272		1,542,858		1,544,671	1,520,859	1,346,435						
Less: Deductions for RBC	3,531		3,405		3,446	3,221	2,541						
TOTAL RISK-BASED CAPITAL	1,590,741		1,539,453		1,541,225	1,517,638	1,343,894						
RISK-WEIGHTED ASSETS (\$000):													
Total On-B/S RWA	8,772,907		9,478,711		9,211,004	9,425,051	9,664,336						
Total Off-B/S Items & Deriv Cr Eq RWA	1,387,349		1,879,906		1,442,411	2,108,257	2,126,921						
Risk-Weighted Assets	10,160,255		11,339,932		10,638,149	11,513,616	11,771,931						
Market Risk Equivalent Assets	0		0		0	0	0						
Risk-Weighted Assets Before Deductions	10,160,255		11,339,932		10,638,149	11,513,616	11,771,931						
Less: Excess Allow for Loan & Lease Losses	72,797		53,660		113,270	50,285	64,127						
Less: Alloc Transfer Risk Reserve	0		0		0	0	0						
Total Risk-Weighted Assets	10,087,458		11,286,272		10,524,879	11,463,331	11,707,804						
Average Total Assets for Leverage Ratio	13,687,684		14,028,224		13,623,913	14,183,508	14,741,915						
MEMORANDA:													
Mortgage Servicing Assets	16,656		15,328		16,195	15,211	11,752						
Purchased Credit Card Relationships & NMSA	0		0		0	0	673						
All Other Identifiable Intangible Assets	26,220		30,565		27,230	31,652	36,002						
CAPITAL RATIOS													
-----	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
Tier 1 Leverage Ratio	9.46	7.34	88	8.59	7.13	83	9.10	7.36	85	8.33	7.09	7.49	7.18
Tier 1 RBC Ratio	12.84	8.98	93	10.68	8.74	87	11.78	8.98	90	10.30	8.72	9.43	9.08
Total Risk-Based Capital Ratio	15.77	11.88	96	13.64	11.49	95	14.64	11.76	95	13.24	11.50	11.48	11.94
Tangible Tier 1 Leverage Ratio	9.27	7.06	90	8.40	6.71	83	8.91	7.06	85	8.13	6.63	7.31	6.76
Tangible Common Eq Cap/Tan Assets	8.77	6.20	90	7.28	5.51	88	8.02	6.07	88	7.07	5.39	6.55	5.85

Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies. In addition, this page provides additional information on risk-weighted assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

Risk-Based Capital (\$000)

Tier 1 Capital

Total Equity Capital

The sum of perpetual preferred stock and related surplus, common stock and related surplus, retained earnings, accumulated other comprehensive income, and other equity capital components.

Net Unrealized Gains (Losses) on AFS Securities

The amount of net unrealized holding gains (losses) on available-for-sale securities included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value.

Less: Net Unrealized Loss on AFS Eq Secs

The amount of any net unrealized holding loss on available-for-sale equity securities included in accumulated other comprehensive income. This item is displayed as a positive value.

Accumulated Net Gains (Losses) on Cash Flow Hedges

The amount of accumulated net gains (losses) on cash flow hedges included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value. This item is available only for report dates after December 31, 1998.

Less: Nonqualifying Perpetual Preferred Stock

The amount of perpetual preferred stock that does not qualify for inclusion in Tier 1 capital based on the Federal Reserve's capital guidelines for bank holding companies.

Qualifying Minority Interest

The portion of minority interests in consolidated subsidiaries that is eligible for inclusion in Tier 1 capital.

Less: Disallowed Goodwill and Other Intangibles

The amounts of Goodwill and other intangible assets that do not qualify for inclusion in Tier 1 capital.

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

The portion of servicing assets and purchased credit card relationships that does not qualify for inclusion in Tier 1 capital.

Less: Disallowed Deferred Tax Assets

The amount of net deferred tax assets that does not qualify for inclusion in Tier 1 capital.

Other Additions to (Deductions from) Tier 1 Capital

The amount of any other additions to, or deductions from, Tier 1 capital.

For purposes of this item, bank holding companies are to report as a deduction from Tier 1 capital 50 percent of the aggregate amount of investments in banking and finance subsidiaries that are not consolidated for accounting or regulatory report purposes.

Tier 1 Capital

The sum of total equity capital, qualifying minority interests in consolidated subsidiaries, and other additions to (deductions from) Tier 1 Capital less net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity securities, accumulated net gains (losses) on cash flow hedges, nonqualifying perpetual preferred stock, disallowed goodwill and other intangible assets, disallowed servicing assets and purchased credit card relationships, and deferred tax assets.

Tier 2 Capital

Qualifying Subordinated Debt and Redeemable Preferred Stock

The portion of qualifying limited-life capital instruments that is includible in Tier 2 capital.

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

The amount of outstanding cumulative perpetual preferred stock, including any amounts received in excess of par or stated value, includible in Tier 2 Capital.

Allowance for Loan and Lease Losses Includible in Tier 2 Capital

The portion of the bank holding company's allowance for loan and lease losses that is includible in Tier 2 capital. The amount cannot exceed 1.25 percent of the company's gross risk-weighted assets.

Unrealized Gains on Available-For-Sale Equity Securities Includible in Tier 2 Capital

The pretax net unrealized holding gain, if any, on available-for-sale equity securities that is includible in Tier 2 capital. The amount cannot exceed 45 percent of the bank holding company's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

Other Tier 2 Capital Components

The amount of any other items that qualify for inclusion in Tier 2 capital.

Allowable Tier 2 Capital

The amount of allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank holding company's qualifying total capital is 100 percent of Tier 1 capital.

Tier 3 Capital

The amount of the bank holding company's Tier 3 capital allocated for market risk. This item is only applicable to bank holding company's that are subject to the market risk capital requirement and may not be used to support credit risk. The sum of Tier 3 capital and allowable Tier 2 capital may not exceed Tier 1 capital.

Total Risk-Based Capital Before Deductions

The sum of Tier 1 capital and allowable Tier 2 capital plus Tier 3 Capital, where applicable.

Less: Deductions for Risk-Based Capital

The amount of any intentional reciprocal cross-holdings of banking organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

Total Risk-Based Capital

The sum of Tier 1, Tier 2, and Tier 3

capital, where applicable, less deductions for total risk-based capital.

Risk-Weighted Assets

Total On-Balance-Sheet Risk-Weighted Assets

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Total Off-Balance-Sheet Items and Derivatives Credit Equivalent Risk-Weighted Assets

Credit equivalent amounts of off-balance sheet and derivative items that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Risk-Weighted Assets

The sum of on-balance-sheet risk-weighted assets and off-balance-sheet items and derivatives credit equivalent risk-weighted assets.

Market Risk Equivalent Assets

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. See the Federal Reserve's capital guidelines for specific instructions on the calculation of the market risk measure.

Risk-Weighted Assets Before Deductions

The sum of risk-weighted assets and market risk equivalent assets.

Less: Excess Allowance for Loan and Lease Losses

The excess amount of the allowance for loan and lease losses over 1.25 percent of gross risk-weighted assets.

Less: Allocated Transfer Risk Reserve

The amount of any allocated transfer risk reserve the bank holding company is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the Federal Reserve's regulation implementing

the Act (Subpart D of Federal Reserve Regulation K), and in any guidelines, letters, or instructions issued by the Federal Reserve.

Total Risk-Weighted Assets

Risk-weighted assets before deductions less the excess allowance for loan and lease losses and any allocated transfer risk reserve.

Average Total Assets for Leverage Capital Purposes

Average total assets less disallowed goodwill and other disallowed intangible assets, disallowed servicing assets and purchased credit card relationships, disallowed deferred tax assets, and other deductions from assets for leverage capital purposes.

Memoranda

Mortgage Servicing Assets

The unamortized cost of acquiring contracts to service loans secured by real estate.

Purchased Credit Card Relationships and Nonmortgage Servicing Assets

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

All Other Identifiable Intangible Assets

The unamortized amount of other specifically identifiable intangible assets, including core deposit intangibles, favorable leasehold rights, and organization costs.

Capital Ratios

Tier 1 Leverage Ratio

Tier 1 capital divided by average total assets for leverage capital purposes.

Tier 1 Risk-Based Capital Ratio

Tier 1 capital divided by total risk-weighted assets.

Total Risk-Based Capital Ratio

Total risk-based capital divided by total risk-weighted assets.

Tangible Tier 1 Leverage Ratio

Tier 1 capital, net of intangible assets, divided by average assets for the latest quarter, net of intangible assets.

*Tangible Common Equity Capital/
Tangible Assets*

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.